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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/621,732	07/18/2003	Kazuo Masuda	30014630.0003	1796
35161	7590	08/25/2005		EXAMINER
DICKINSON WRIGHT PLLC				FELTEN, DANIEL S
1901 L. STREET NW				
SUITE 800				ART UNIT
WASHINGTON, DC 20036				PAPER NUMBER
				3624

DATE MAILED: 08/25/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/621,732	MASUDA ET AL.	
	Examiner	Art Unit	
	Daniel S. Felten	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 7/18/2003.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-21 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 7/18/2003.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____.

DETAILED ACTION

Information Disclosure Statement

1. The information disclosure statement (IDS) submitted on July 18, 2003 is in compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

Claim Rejections - 35 USC § 102

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1, 3-9, 12 are rejected under 35 U.S.C. 102(b) as being anticipated by Frankel (US 6,070,151).

Frankel discloses a supporting system and supporting method for establishing an obligation (see Abstract),

a requirement obtaining unit for obtaining a condition of an obligation desired by a user who desires to acquire an obligation (see Frankel, col. 3, ll. 34-36), *as in claims 1, 8, 9, 11, 12;* an obligation information obtaining unit (110-*processing system*) for obtaining a detailed condition including amount and a collection due date of said obligation (see col. 5, ll. 18-40; and col. 6, ll. 10-18), *as in claims 1, 8, 9, 12 ; and*

an obligation composing unit (114—*processing unit*) for generating composed obligation according to said condition obtained by said requirement obtaining unit by combining a plurality of obligations based on said detailed condition obtained by said obligation information obtaining unit (see col. 5, ll. 18-63), *as in claim 1.*

A supporting system for establishing an obligation as claimed, further comprising a composition condition database (*304-memory block*) for storing a condition under which said plurality of obligations are composed, wherein said obligation composing unit generates said composed obligation by using said condition stored in said composition condition database (see col. 6, ll. 20-32), *as in claim 3.*

A supporting system, wherein said requirement obtaining unit obtains a collection due date desired by said user who desires to acquire an obligation, and said obligation composing unit sets said collection due date obtained by said requirement obtaining unit to be a collection due date of said composed obligation (see "*maturity date*", col. 6, ll. 10-19), *as in claim 4.*

comprising an interest charge adding unit for calculating an interest charge created during a term from a collection due date of said obligation to said collection due date of said composed obligation, and adding said interest charge to money flow created by a transaction of said original obligation (see col. 3, ll. 54-64; col. 6, ll. 20-32; and col. 8, ll. 39+), *as in claim 5.*

wherein said obligation composing unit divides said obligation, of which collection due date is later than a collection due date of said composed obligation, into a plurality of obligations by dividing a payment term of said obligation, and generates said composed obligation by using said divided obligations (see col. 8, ll. 39+), *as in claim 6.*

A supporting system for establishing an obligation as claimed in claim 1, wherein said obligation composing unit divides said obligation into a plurality of obligations by dividing amount of said obligation and generates said composed obligation by using at least one of said divided obligations (see col. 8, ll. 39+), *as in claim 7.*

a confirming unit for allowing said users to confirm said information obtained by said obligation information obtaining unit sending said information to said terminals for said users (see col. 5, ll. 33-40), *as in claims 8, 9, 10 and 12.*

An obligation database storing and managing a condition to be an object of selling or setting (see col. 6, ll. 20-32), *as in claims 8 and 10.*

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 2, 10 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Frankel (US 6,070,151) in view of King (US 6,148,293).

Frankel fails to disclose a rank storing unit for storing rank indicating a collection risk of said obligor. King teaches financial management systems or an improved adjustable rate loan system (see col. 8, ll. 24+). It would have been obvious for an artisan of ordinary skill in the art to employ the teaching of King in Frankel because an artisan at the time of the invention would

have recognized and have been familiar with the concepts of categorizing (or ranking) bonds.

Thus to rank the bonds of Frankel based upon how the bond is derived would be considered what one would expect, being within the ordinary skill in the art.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S. Felten whose telephone number is (703) 305-0724. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Daniel S Felten
Examiner
Art Unit 3624



DSF
August 18, 2005

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

